

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Donna Jean Stemski

Case No. 19-20394 JAD

Chapter 13

Debtor(s).

Related to Docs. #44, 48 and 57

X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

a motion to dismiss case or certificate of default requesting dismissal

✕ a plan modification sought by: Donna Jean Stemski

a motion to lift stay  
as to creditor

✕ Other: The plan is being modified to provide for additional attorney fees to Rice & Associates Law Firm that are available without decreasing the percentage or amount to be paid to other creditors through the plan.

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

Chapter 13 Plan dated \_\_\_\_\_  
x Amended Chapter 13 Plan dated January 20, 2021

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

x Debtor(s) Plan payments shall be changed from \$\_\_\_\_\_ to  
\$\_\_\_\_\_ per Month, effective \_\_\_\_\_; and/or the Plan term shall be

changed from      months to      months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: There are funds available pursuant to the confirmed plan to Rice & Associates Law Firm in the amount of \$1,600.00 above the attorney fees and costs approved by Order of Court DN 54. A final Fee Application shall be filed by counsel for the Debtor that will be limited to the amount of \$1,600.00. There is no change in the Debtor's plan payment or term required.


**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 21st day of November, 2023

Dated: 11/21/2023

  
United States Bankruptcy Judge  
Jeffery A. Deller

Stipulated by:

/s/ Scott R. Lowden  
Scott R. Lowden - Counsel to Debtor  
PA ID 72116  
100 Heathmore Avenue  
Pittsburgh, PA 15227  
(412) 292-4254  
[lowdenscott@gmail.com](mailto:lowdenscott@gmail.com)

Stipulated by:

/s/ James Warmbrodt  
James Warmbrodt, Esq.  
Counsel to Chapter 13 Trustee  
600 Grant Street  
Suite 3250 US Steel Tower  
Pittsburgh, PA 15219

Stipulated by:

\_\_\_\_\_

FILED  
11/21/23 1:53 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:  
Donna Jean Stemski  
Debtor

Case No. 19-20394-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 21, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2023:**

Recip ID	Recipient Name and Address
db	+ Donna Jean Stemski, 857 Pleasant Hills Drive, Washington, PA 15301-2948
14986657	+ Amex/Bankruptcy / Macys, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14986670	+ Suntrust Bank/GreenSky, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 22 2023 00:46:44	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
15013392	Email/PDF: bncnotices@becket-lee.com	Nov 22 2023 00:58:35	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14986656	+ Email/PDF: bncnotices@becket-lee.com	Nov 22 2023 00:58:48	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14986658	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 22 2023 00:44:00	Bank Of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
15002930	+ Email/Text: mortgagebkcorrespondence@bofa.com	Nov 22 2023 00:44:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14986659	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 22 2023 00:46:57	Cap1/dbarn, Capital One Retail Svcs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
14986660	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 22 2023 00:59:12	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14986661	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 22 2023 00:46:44	Capital One / Costco, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15013785	Email/PDF: bncnotices@becket-lee.com	Nov 22 2023 00:58:48	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15025017	+ Email/Text: RASEBN@raslg.com	Nov 22 2023 00:44:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15031762	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2023 00:46:57	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14986663	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2023 00:46:57	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
14986664	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2023 01:11:14	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14986665	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 22 2023 00:44:00	Comenitybank/kayjewe, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

District/off: 0315-2

User: auto

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Total Noticed: 42

15031867	Email/Text: BKPT@cfna.com	Nov 22 2023 00:44:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14986666	+ Email/Text: BKPT@cfna.com	Nov 22 2023 00:44:00	Credit First NA / Firestone, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
14986677	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 22 2023 00:46:45	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
15031172	Email/Text: bnc-quantum@quantum3group.com	Nov 22 2023 00:44:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14986667	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Nov 22 2023 00:44:00	EnerBank USA, 1245 Brickyard Rd., Ste. 600, Salt Lake City, UT 84106-2562
14997190	+ Email/Text: bankruptcy@greenskycredit.com	Nov 22 2023 00:44:00	Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
15226984	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 22 2023 00:44:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14986662	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 22 2023 00:58:48	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14986668	+ Email/Text: PBNCNotifications@peritusservices.com	Nov 22 2023 00:44:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15006813	Email/PDF: resurgentbknofications@resurgent.com	Nov 22 2023 00:46:57	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15202036	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 22 2023 00:46:57	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15031592	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 22 2023 00:47:33	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14988454	+ Email/PDF: rmscedi@recoverycorp.com	Nov 22 2023 01:10:52	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15031865	+ Email/PDF: ebnotices@pnmac.com	Nov 22 2023 00:46:45	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14986669	+ Email/PDF: ebnotices@pnmac.com	Nov 22 2023 00:46:45	Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
15027405	Email/Text: bnc-quantum@quantum3group.com	Nov 22 2023 00:44:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14986671	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 22 2023 00:47:22	Synchrony Bank/ JC Penney, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14986672	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 22 2023 01:10:49	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14986673	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 22 2023 00:46:55	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
14986674	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 22 2023 01:10:48	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14986675	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 22 2023 00:46:55	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15032021	+ Email/Text: bncmail@w-legal.com	Nov 22 2023 00:44:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14986676	+ Email/Text: bncmail@w-legal.com	Nov 22 2023 00:44:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
15004681	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 22 2023 00:46:58	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

District/off: 0315-2

User: auto

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Date Rcvd: Nov 21, 2023

Form ID: pdf900

Total Noticed: 42

14986678

+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com

Nov 22 2023 01:10:46

Wells Fargo Jewelry Advantage, Attn:  
Bankruptcy, Po Box 10438, Des Moines, IA  
50306-0438

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES LLC
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
David A. Rice	on behalf of Debtor Donna Jean Stenski ricelaw1@verizon.net lowdenscott@gmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Donna Jean Stenski lowdenscott@gmail.com

TOTAL: 5